

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Steven A. Silnutzer, P.C.
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By: Steven A. Silnutzer, Esq. SAS-0833

In Re:

Hector J. Mercado

Case No.: 14-20604

Judge: ABA

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Nationstar Mortgage, creditor,

A hearing has been scheduled for September 5, 2017, at 10:00.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I filed in 2014. I have been current with Mortgage and Trustee payments until June / July. My wife and I have had reductions in both of our incomes. I was a full time dealer at Bally's then I was laid off after 10 years. I worked at Atlantic City Airport for 4 years and was laid off. My wife was a full time dealer for 26 years at the Taj Mahal which closed- and now is a part time dealer at Resorts.

☒ Other (**explain your answer**):

I now work for the Borgata- but as an EVS worker. I could transfer to a dealing position but we then would have no medical benefits so I am keeping the EVS job for now. When the motion was filed- I was just a payment and part of a payment behind. I will have at least one payment for the mortgage by the hearing date. I may also be applying for the loss mitigation program for the mortgage.

I really do not want to lose our house. We are close to having it paid off. The Principle balance of the loan at the end of 2016 was \$39,533.39. The motion paperwork now has it at \$31,929.54. I have \$1,338.36 in suspense according to their history. The Trustee shows that The mortgage arrears of \$31,358.03 when the case has been filed is now \$11,736.68 so the Total that we owe on the mortgage is about \$51,000.00.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 8/29/2017

/s/Hector J. Mercado
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.